

RIF Mutual Fund Account Enrollment Form

Please remember to:

1. Complete all applicable fields on the RIF Mutual Fund Account Enrollment Form.
2. Sign, date and return your completed Form in the postage-paid envelope provided to:
ING Direct Funds Limited, 111 Gordon Baker Road, Toronto, Ontario M2H 3R1.
Please ensure you include a "void" cheque and the Direct Transfer of RSP/RIF Account Form or other applicable transfer form and a copy of a recent statement.
3. Once you have received your New Account Package, please call us to confirm your banking information and set up a PIN and password.
Note: ING Direct Funds Limited offers funds across Canada, except Quebec and the Territories.

Client/Annuitant Information – MANDATORY

MR. MRS. DR.
 MS. MISS

Permanent Address: FIRST NAME INITIAL LAST NAME

Mailing Address: (if different from permanent address) UNIT STREET CITY PROVINCE POSTAL CODE

UNIT STREET CITY PROVINCE POSTAL CODE

Social Insurance Number: Date of Birth: DAY MONTH YEAR

Residence Telephone: Business Telephone:

Number of Dependents: E-mail:

Occupation:

Employer: Type of Business:

Address of Employer: UNIT STREET CITY PROVINCE POSTAL CODE

Spousal Information – MANDATORY

MR. MRS. DR.
 MS. MISS

FIRST NAME INITIAL LAST NAME

Occupation:

Spousal RIF Information (If applicable)

Complete only if spousal contributions have been made to the contract transferred.

Spouse's Social Insurance Number (Mandatory): Spouse's Date of Birth (Mandatory): DAY MONTH YEAR

Anti-Money Laundering – Required By Law

Securities and anti-money laundering legislation requires us to obtain the following information. This section is **mandatory** and we cannot open your account without this information, which will remain strictly confidential.

Will any other person(s) have a financial interest in this account? NO YES If you answered YES, please provide the following:

Name of Third Party:

Address of Third Party: UNIT STREET CITY PROVINCE POSTAL CODE

Date of Birth: Relationship: DAY MONTH YEAR

Occupation or Type of Business:

Other Party Business and Incorporation Number (if applicable): Place of Incorporation (if applicable):

Investor Profile – MANDATORY

Check the appropriate box and your total score will indicate the most suitable investment option for you.

1 - Your current age is:		2 - Your approximate income is:		3 - Your approximate household net worth is:	
Range	Score	Range	Score	Range	Score
<input type="checkbox"/> Under 30	1	<input type="checkbox"/> Up to \$24,999	0	<input type="checkbox"/> Up to \$24,999	0
<input type="checkbox"/> 30 - 45	2	<input type="checkbox"/> \$25,000 - \$49,999	1	<input type="checkbox"/> \$25,000 - \$49,999	1
<input type="checkbox"/> 46 - 55	2	<input type="checkbox"/> \$50,000 - \$74,999	1	<input type="checkbox"/> \$50,000 - \$99,999	1
<input type="checkbox"/> 56 - 65	1	<input type="checkbox"/> \$75,000 - \$99,999	1	<input type="checkbox"/> \$100,000 - \$249,999	2
<input type="checkbox"/> 66 +	1	<input type="checkbox"/> \$100,000 - \$149,999	2	<input type="checkbox"/> \$100,000 - \$249,999	2
		<input type="checkbox"/> \$150,000 - \$199,999	2	<input type="checkbox"/> \$250,000 or more	2
		<input type="checkbox"/> \$200,000 or more	2		

4 - How would you rate your investment knowledge?		
Range		Score
<input type="checkbox"/> Limited:	I know what a Mutual Fund is but I am not sure that I can explain how it works.	1
<input type="checkbox"/> Moderate:	I have a working understanding of a wide range of investments, including mutual funds.	2
<input type="checkbox"/> Extensive:	I am market savvy and am familiar with the workings and risks associated with complex investment products.	2

5 - Based on the following statements, how would you rate your risk tolerance?		
Range		Score
<input type="checkbox"/> Low:	Low risk investments have a low volatility and are for investors who want greater safety of capital and may include such investments as Canada Savings Bonds, GICs and money market mutual funds. <i>Note: Mutual Funds are not a suitable investment option based on your risk tolerance.</i>	0*
<input type="checkbox"/> Low to Medium:	Low to Medium risk investments have more volatility than those described above and may include bond or balanced funds.	-10
<input type="checkbox"/> Medium:	Medium risk investments have a medium amount of volatility and are for investors who want moderate growth over a longer period of time and may include Canadian dividend, Canadian equity, U.S. and international equity funds.	30
<input type="checkbox"/> Medium to High:	Medium to High risk investments have demonstrated a medium to high amount of volatility and are for investors who want long-term growth and may include funds that invest in smaller companies, specific market sectors or geographic areas.	55
<input type="checkbox"/> High:	High risk investments have a high volatility and are for investors who are growth-oriented and are willing to accept significant short-term fluctuations in portfolio value in exchange for potentially higher long-term returns and may include specialty mutual funds that invest in specific market sectors or geographic areas such as emerging markets, science and technology, or engage in speculative trading strategies including hedge funds that invest in derivatives, short sell or use leverage.	71

6 - What is your objective for this account?		
Range		Score
<input type="checkbox"/> Safety:	My objective is to keep my investments safe and I don't want to risk any of the money I invest. <i>Note: Mutual Funds are not a suitable option based on your investment objective.</i>	0*
<input type="checkbox"/> Income:	My objective is to generate income from my investments and I am less concerned with capital appreciation. Investments that will satisfy this objective include fixed income investments such as funds that invest in bond or money market instruments.	-65
<input type="checkbox"/> Balanced:	My objective is a combination of income and growth. An account with a balanced objective should typically include at least 40% in fixed income investments and no more than 60% in equity mutual funds.	-10
<input type="checkbox"/> Growth:	My objective is capital appreciation, and income from investments is not a requirement. This may lead me to hold a relatively high proportion of funds that invest in equities, since I also have a higher risk tolerance and long-term time horizon.	15

7 - When do you plan to withdraw a significant portion of your holdings?		
Range		Score
<input type="checkbox"/> I am planning to withdraw within the next year. <i>Note: Mutual Funds are not a suitable option based on your time horizon.</i>		0*
<input type="checkbox"/> I plan to withdraw funds from my account within the next 1-3 years. <i>Note: Mutual Funds are not a suitable option based on your time horizon.</i>		0*
<input type="checkbox"/> I plan to withdraw funds from my account within the next 4-5 years.		-25
<input type="checkbox"/> I plan to withdraw funds from my account within the next 6-9 years.		10
<input type="checkbox"/> I do not plan to withdraw funds from my account for 10 years or more.		12

YOUR TOTAL SCORE _____

Investor Profile – (continued)

If you score...	Risk Level of Fund	Streetwise Fund
*0 in questions 5, 6 or 7	Low	<i>Mutual Funds may not be a suitable investment for you. Please contact a Mutual Fund Associate at 1-877-700-1737 to discuss.</i>
28 and Under	Low - Medium	Streetwise Balanced Income Fund
29-81	Medium	Streetwise Balanced Fund
82 and Higher	Medium - High	Streetwise Balanced Growth Fund

RIF Investment Selection (ALL INVESTMENTS IN CDN \$)

Based on your score above, please select one of the Streetwise Funds:

	Initial Investment
<input type="checkbox"/> Streetwise Balanced Income Fund	\$
<input type="checkbox"/> Streetwise Balanced Fund	\$
<input type="checkbox"/> Streetwise Balanced Growth Fund	\$

Source Of Initial Investment For RIF

ING DIRECT RSP Account: _____
ACCOUNT NUMBER

OR

Conversion from existing ING Direct Funds Limited RSP Mutual Fund Account: _____
ACCOUNT NUMBER

OR

RIF Transfer-in Locked-in? YES NO _____
JURISDICTION

Please attach Direct Transfer of RSP/RIF Account Form or other applicable transfer forms and a copy of a recent statement. For Locked-in Plans, additional forms will be required. Please contact ING Direct Funds Limited at 1-877-700-1737.

OR

RSP Transfer-in Locked-in? YES NO _____
JURISDICTION

Please attach Direct Transfer of RSP/RIF Account Form or other applicable transfer forms and a copy of a recent statement. For Locked-in Plans, additional forms will be required. Please contact ING Direct Funds Limited at 1-877-700-1737.

RIF Payment Information

RIF Payment Amount: Payments are to be:

Minimum amount required **OR** \$ _____
(MUST BE GREATER THAN MINIMUM AMOUNT)

Please call us at 1-877-700-1737 if you need to withdraw your minimum amount payment in kind.

RIF Payment Calculation: Payments are to be based on:

My date of birth _____ **OR** The date of birth of my spouse _____
DAY MONTH YEAR DAY MONTH YEAR

Payment Start Date

Commence these payments on (payments must settle no later than December 31st next year): _____
DAY MONTH YEAR

Frequency of RIF Payments

Monthly Quarterly Semi-Annually Annually

Date of Payment

1st 15th

Destination of RIF Payments:

External Linked Bank Account:

TRANSIT NUMBER INSTITUTION NUMBER

ACCOUNT NUMBER

OR

ING DIRECT Investment Savings Account:

ACCOUNT NUMBER

RIF Payment Details

Please indicate the Fund you would like your RIF payments to come from and the dollar amount:

<input type="checkbox"/> Streetwise Balanced Income Fund	\$
<input type="checkbox"/> Streetwise Balanced Fund	\$
<input type="checkbox"/> Streetwise Balanced Growth Fund	\$

RIF Beneficiary Designation Or RIF Spouse As Successor Annuitant

Designation of Beneficiary

I designate the person below as beneficiary. All amounts under this Plan will be payable to this surviving beneficiary, in the event of my death.

MR. MRS. DR.
 MS. MISS

FIRST NAME	INITIAL	LAST NAME
------------	---------	-----------

Relationship:

Note: Your designation of Beneficiary is subject to applicable law. You may wish to discuss this designation with your legal advisor.

Quebec residents: Beneficiary designation for an applicant who is a resident of Quebec can only be made by way of a will or marriage contract.

Manitoba residents: CAUTION: Your designation of a Beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your Beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.

OR

Election of Spouse as Successor Annuitant

I elect that RIF payments continue to my spouse named below, if he/she survives me and is my spouse on the date of my death.

MR. MRS. DR.
 MS. MISS

FIRST NAME	INITIAL	LAST NAME
------------	---------	-----------

e-Statement

If you would like to receive your Mutual Fund statements electronically, please log in to your account at ingdirect.ca and change your statement mailing preference in the "My Info and Options" section.

Leverage Disclosure

Please indicate if you have borrowed money in order to make an investment in this account.

YES (Please read below)

Using borrowed money to finance the purchase of Mutual Fund units involves greater risk than a purchase using cash resources only. If I borrow money to purchase Mutual Fund units, my responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the Mutual Fund units purchased declines.

Acknowledgement And Consent. By Signing Below, I Agree To The Following:

I hereby acknowledge that within two (2) business days of the acceptance of my first contribution to this account, you will send me a current copy of the simplified prospectus for my Mutual Funds. I hereby acknowledge that you will also send me the Leverage Disclosure Statement and additional information as required. I hereby acknowledge the understanding that Mutual Fund subscriptions are made on the terms & conditions described in the prospectus. ING Direct Funds Limited reserves the right to accept or reject any purchase order within one (1) business day of receipt of the order.

ING DIRECT Streetwise Funds are exclusively offered by ING DIRECT Asset Management Limited. ING Direct Funds Limited is the principal distributor of ING DIRECT Streetwise Funds. ING DIRECT Asset Management and ING Direct Funds Limited are wholly owned subsidiaries of ING Bank of Canada.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

There can be no assurances that any mutual fund will be able to maintain its net asset value per security at a constant amount or that the full amount of my investment in the fund will be returned to me. Mutual fund units are not deposits or obligations of any bank, are not guaranteed by any bank or other Canadian financial institution, are not insured by Canada Deposit Insurance Corporation or any government deposit insurer, and investment in mutual fund units involves risk, including the possible loss of principal. I agree that ING Direct Funds Limited may obtain a credit bureau report to verify my identity. Partners, directors, officers, compliance officers, branch managers, alternate branch managers, employees or agents of ING Direct Funds Limited, who conduct or participate in the dealer business of ING Direct Funds Limited, hold other positions of gainful employment outside of and separate from their occupations at ING Direct Funds Limited. Such activities related to other gainful occupations are neither the business nor the responsibility of ING Direct Funds Limited.

I wish to participate in the ING Direct Funds Limited Self-Directed Retirement Income Fund. I request that Concentra Trust apply for registration of my Fund under section 146.3 of the Income Tax Act (Canada). I confirm that the information provided to Concentra Financial Services Association, its agents or affiliates (collectively "Concentra Financial") is complete and accurate. I hereby agree and consent to, and accept this as notice of, the terms of the Concentra Financial Confidentiality and Privacy Statement (located at http://www.concentrafinancial.ca/confidential_privacy.asp). I further agree and consent to Concentra Financial obtaining and retaining my personal information in order to ascertain my identity as required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* and as required by law.

I acknowledge that I have read and consent to the ING Direct Funds Limited Privacy Code and Account Terms.

Client/Annuitant Signature: **X**

Date: DAY MONTH YEAR

ING Direct Funds Limited Designated Officer Approval:

Date: DAY MONTH YEAR